

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Audreysue Messinger
 Debtor

Case No. 19-16484-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 309I

Page 1 of 3
 Total Noticed: 55

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db +Audreysue Messinger, 1046 Seneca Street, Bethlehem, PA 18015-4129
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14405959 +Aes/bank Of New York, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14405960 +Aes/blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14405983 +Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100,
 Mount Lurel, NJ 08054-1297
 14405984 #Hayt, Hayt and Landau LLC, 123 S. Broad Street, STE 1660, Philadelphia, PA 19109-1003
 14405986 +Law Offices of Frederick I. Weinberg, attn.: Joel Flick, Esquire, 375 Elm Street, STE 210,
 Conshohocken, PA 19428-1973
 14405993 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 14405991 Peerless Credit Services Inc., PO Box 518, Middletown, PA 17057-0518
 14405992 +Penn State, 308 Shields Bldg, University Park, PA 16802-1220
 14405994 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 14406004 +Prothonotary-CCP Lehigh, Case No. 2018-C-1385, 455 W. Hamilton Street,
 Allentown, PA 18101-1602
 14406001 +Prothonotary-CCP Lehigh, Case No. 2018-N-1021, 455 W. Hamilton Street,
 Allentown, PA 18101-1602
 14406003 +Prothonotary-CCP Lehigh, Case No. 2019-C-1447, 455 W. Hamilton Street,
 Allentown, PA 18101-1602
 14406000 +Prothonotary-CCP Lehigh, Case No. 2019-N-0205, 455 W. Hamilton Street,
 Allentown, PA 18101-1602
 14406002 +Prothonotary-CCP Lehigh, Case No. 2019-N-1023, 455 W. Hamilton Street,
 Allentown, PA 18101-1602
 14405999 +Prothonotary-CCP Lehigh, Case No. 2019-N-16, 455 W. Hamilton Street,
 Allentown, PA 18101-1602
 14406005 +Ratchford Law Group PC, 54 Glenmaurra National Blvd, STE 104, Moosic, PA 18507-2101
 14406007 +Ratchford Law Group PC, 54 Glenmaurra National Bank Blvd, STE 104, Moosic, PA 18507-2101
 14406008 +St. Luke University Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
 14406009 +Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
 14406017 +Terry Messinger, 1046 Seneca Street, Bethlehem, PA 18015-4129
 14406018 +WF/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mccrystallaw@gmail.com Nov 07 2019 03:53:32 MICHAEL J. MCCRYSTAL,
 151 Main Street, Suite A, Emmaus, PA 18049
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 03:53:58
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 07 2019 03:54:14 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 07 2019 03:54:02 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14405961 EDI: BANKAMER.COM Nov 07 2019 08:38:00 Bank of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 14405962 +EDI: TSYS2.COM Nov 07 2019 08:38:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 14405963 +EDI: CAPITALONE.COM Nov 07 2019 08:38:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 14405964 +EDI: CAPITALONE.COM Nov 07 2019 08:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14411435 +EDI: AIS.COM Nov 07 2019 08:38:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14405967 +EDI: CAPITALONE.COM Nov 07 2019 08:38:00 Capital One/Dress Barn, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 14405968 +EDI: CHASE.COM Nov 07 2019 08:38:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 14405969 +EDI: CITICORP.COM Nov 07 2019 08:38:00 Citibank/Sears, Attn: Bankruptcy, Po Box 6275,
 Sioux Falls, SD 57117-6275
 14405970 +EDI: WFNBN.COM Nov 07 2019 08:38:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14405972 +EDI: WFNBN.COM Nov 07 2019 08:38:00 Comenity/Fashion Bug, Attn: Bankruptcy Dept,
 Po Box 18215, Columbus, OH 43218
 14405974 +E-mail/Text: electronicbkydocs@nelnet.net Nov 07 2019 03:54:06
 Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
 14405975 +E-mail/Text: electronicbkydocs@nelnet.net Nov 07 2019 03:54:06
 Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505

District/off: 0313-4

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Total Noticed: 55

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14405985 +E-mail/Text: bncnotices@becket-lee.com Nov 07 2019 03:53:41 Kohls/Capital One,
Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14405987 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 07 2019 03:49:07
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
Greenville, SC 29603-0497
14405988 +EDI: MID8.COM Nov 07 2019 08:38:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
14405995 +EDI: PRA.COM Nov 07 2019 08:38:00 Portfolio Recovery, Attn: Bankruptcy,
120 Corporate Blvd, Norfolk, VA 23502
14406010 +E-mail/Text: BKRMailOPS@weltman.com Nov 07 2019 03:53:46 Sterling Jewelers/Kay Jewelers,
Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
14406011 +EDI: RMSC.COM Nov 07 2019 08:38:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
14406012 +EDI: RMSC.COM Nov 07 2019 08:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14406013 +EDI: RMSC.COM Nov 07 2019 08:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14406014 +EDI: RMSC.COM Nov 07 2019 08:38:00 Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14406015 +EDI: RMSC.COM Nov 07 2019 08:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14406019 E-mail/Text: ebn@wfcorp.com Nov 07 2019 03:54:35 Williams and Fudge, 300 Chatham Avenue,
PO Box 11590, Rock Hill, SC 29731-1590

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14405973 Comenitybank/catherine
14405965* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14405966* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14405971* +Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14405976* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14405977* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14405978* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14405979* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14405980* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14405981* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14405982* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14405989* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14405990* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14405996* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
14405997* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
14405998* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
14406006* +Ratchford Law Group PC, 54 Glenmaurra National Blvd., STE 104, Moosic, PA 18507-2101
14406016* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTALS: 1, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Keith
Form ID: 309I

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
MICHAEL J. MCCRYSTAL on behalf of Debtor Audreysue Messinger mccrystallaw@gmail.com,
sueparalegal@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1	Audreysue Messinger		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	19-16484-elf		
	Social Security number or ITIN	xxx-xx-8199	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 10/16/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Audreysue Messinger	
2. All other names used in the last 8 years		
3. Address	1046 Seneca Street Bethlehem, PA 18015	
4. Debtor's attorney Name and address	MICHAEL J. MCCRYSTAL 151 Main Street Suite A Emmaus, PA 18049	Contact phone (610) 262-7873 Email: mccrystallaw@gmail.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 11/6/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 3, 2019 at 2:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 2/1/20 Filing deadline: 12/25/19 Filing deadline: 4/13/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/9/20 at 10:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	